

Information to identify the case:

Debtor 1	Walter D. Leake	Social Security number or ITIN	xxx-xx-5334
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Deana L. Cicconi	Social Security number or ITIN	xxx-xx-9794
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-23894-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Walter D. Leake

Deana L. Cicconi
aka Deana L. Cicconi-Leake

3/19/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Walter D. Leake
 Deana L. Cicconi
 Debtors

Case No. 14-23894-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Mar 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2020.

db/jdb
 13928945 +Walter D. Leake, Deana L. Cicconi, 149 Main Street, Smock, PA 15480-2001
 14795825 Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
 +Carrington Mortgage Services, LLC, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,
 P.O. Box 17933, San Diego, CA 92177-7921
 13928948 +Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street,
 Uniontown, PA 15401-3514
 13928949 +Fayette County Tax Claim Bureau, c/o John M. Zeglen, Esq., 99 East Main Street,
 Uniontown, PA 15401-3519
 13942427 First Mutual Bank, P.O. Box 1647, Bellevue, WA 98009-1647
 13928951 +Franklin Fayette Sewer Authority, 67 Colonial Avenue, P.O. Box 55, Smock, PA 15480-0055
 13928952 +Franklin Township c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741
 13942429 +Franklin Twp. & Uniontown ASD c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741
 13993711 +New Century Financial, c/o Pressler & Pressler, LLP, 7 Entin Rd.,
 Parsippany, NJ 07054-5020
 13928955 North Fayette County Municipal Authority, 1634 University Drive, P.O. Box 368,
 Dunbar, PA 15431-0368
 13928956 +Uniontown ASD c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 20 2020 03:31:52 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
 13928944 EDI: GMACFS.COM Mar 20 2020 07:08:00 Ally Financial, P.O. Box 130424,
 Roseville, MN 55113-0004
 13950787 EDI: GMACFS.COM Mar 20 2020 07:08:00 Ally Financial serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 13969199 EDI: AIS.COM Mar 20 2020 07:08:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13928946 EDI: CAPITALONE.COM Mar 20 2020 07:08:00 Capital One, c/o TSYS Total Debt Management,
 P.O. Box 5155, Norcross, GA 30091
 13953110 EDI: CAPITALONE.COM Mar 20 2020 07:08:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13942426 EDI: CIAC.COM Mar 20 2020 07:08:00 Citimortgage, Inc., Bankruptcy Servicing Center,
 P.O. Box 140609, Irving, TX 75014-0609
 13928947 E-mail/PDF: creditonebknotifications@resurgent.com Mar 20 2020 03:42:23 Credit One Bank,
 P.O. Box 98873, Las Vegas, NV 89193-8873
 13928950 EDI: BLUESTEM Mar 20 2020 07:08:00 Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250
 13995853 +E-mail/Text: kborkley@bernsteinlaw.com Mar 20 2020 03:32:50 First Mutual Bank,
 c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945
 13928953 EDI: IRS.COM Mar 20 2020 07:08:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 13928954 +E-mail/PDF: bankruptcy@ncfsi.com Mar 20 2020 03:41:03 New Century Financial,
 110 South Jefferson Road--Suite 104, Whippany, NJ 07981-1038
 13986022 EDI: PRA.COM Mar 20 2020 07:08:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13928957 EDI: VERIZONCOMB.COM Mar 20 2020 07:08:00 Verizon Wireless Bankruptcy Admin.,
 P.O. Box 3397, Bloomington, IL 61702-3397
 13935409 EDI: WFFC.COM Mar 20 2020 07:08:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser,
 P.O. Box 19657, Irvine, CA 92623-9657
 13928958 +EDI: WFFC.COM Mar 20 2020 07:08:00 Wells Fargo Dealer Svcs. BK Department, P.O. Box 3569,
 Rancho Cucamonga, CA 91729-3569

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Carrington Mortgage Services, LLC
 cr First Mutual Bank
 cr Wilmington Savings Fund Society, FSB, as trustee o
 cr Wilmington Savings Fund Society, FSB, as trustee o
 13942428* +Franklin Fayette Sewer Authority, 67 Colonial Avenue, P.O. Box 55, Smock, PA 15480-0055
 TOTALS: 4, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 28

Date Rcvd: Mar 19, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2020 at the address(es) listed below:

Daniel R. White on behalf of Debtor Walter D. Leake zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Plaintiff Walter D. Leake zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Plaintiff Deana L. Cicconi zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Joint Debtor Deana L. Cicconi zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of
Upland Mortgage Loan Trust A bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Carrington Mortgage Services, LLC
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of
Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
Jodi L. Hause on behalf of Creditor First Mutual Bank jodi.hause@phelanhallinan.com,
pawb@fedphe.com
Keri P. Ebeck on behalf of Creditor First Mutual Bank kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 11